



Noninsured Crop Disaster Assistance Program

Purpose

The Noninsured Crop Disaster Assistance Program (NAP) provides crop loss protection for growers of many crops for which Federal crop insurance is not available.

Producer Benefits

It's local. Assistance is not dependent on multi-state crop losses requiring passage of emergency legislation in Washington, D.C.

It's funded. Potential NAP payments are anticipated and Federal funding is assured.

The price is right, no administrative fees. Your only cost is the time it takes you to annually report acres and yields to the FSA office.

Eligible Crops

Eligible crops are commercial crops grown for food and fiber. Also included are floriculture, ornamental nursery, Christmas tree crops, turfgrass sod, seed crops, aquaculture (including ornamental fish), and industrial crops. Also, losses resulting from natural disasters not covered by the crop insurance policy may be eligible for NAP assistance. NAP does not include trees grown for wood, paper or pulp products.

How it Works

NAP crops are eligible when the expected "Area Yield" is less than 65 percent of normal. NAP payments are made to eligible producers when individual crop losses are in excess of 50 percent of the individual's approved yield at 60 percent of the crop's average market price (determined by FSA). Producers must report losses within 15 days of the crop loss. Payments to any one producer under NAP cannot exceed \$100,000 for any given crop year. The payment rate will be reduced for any crop which is unharvested or prevented from being planted, to reflect the decreased costs incurred.

Records

NAP yields are an average of your actual yields for a four to ten-year period. A minimum of four consecutive yields is needed to calculate your NAP approved yield. If acceptable production records are not provided, a yield will be assigned. Most producers will find the assigned yield to be low. For most producers, providing production records will increase your NAP protection.

Area Defined

There are three ways the State FSA office may define an area for the NAP: (1) A county (2) at least 320,000 acres or (3) acreage on which the value of all crops grown is \$80 million or more. These three specifications give FSA the flexibility needed to target assistance where needed.

Producers Must Act to be Protected

Unlike previous disaster assistance programs, producers must file an acreage and production report with the local FSA office prior to the crop reporting date. If acres and yields are not reported on time, producers may not be eligible for NAP assistance.

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